



COVERAGE OF CHILDREN TO AGE 26

In accordance with health care reform legislation known as the Patient Protection and Affordable Care Act (PPACA), effective September 1, 2010 the National IAM Benefit Trust Fund increased the coverage age for dependent children to age 26. The PPACA required this age increase for Medical Plans only. Nevertheless, the Board of Trustees approved a broader application and improved coverage for Medical, Dental, and Vision Plans.

Effective September 1, 2010 the Plan provides coverage for all eligible dependent children up to age 26, and covered dependent children are no longer required to submit full-time student verification starting at age 19. Providing you remain otherwise eligible for benefits and contributions are made for your eligible dependent children, their coverage will not terminate until the last day of the month during which your dependent child attains age 26.

Effective September 1, 2010, the term “Dependent” means only:

1. Your lawful spouse; and
2. Your child under age 26.

“Child” means your biological child, legally adopted child, and child placed with you for adoption. “Child” also means the following children who are under age 26:

1. Your legal step-children; and
2. Any other children under your legal guardianship.

The term Dependent does not include a person who is on active duty in any armed forces.

Employees are required to submit a completed eligible dependent certification (EDC) form for any child whose last name differs from the employee’s last name, for step-children, or for other covered children. Adoption and/or placement papers are required for coverage of legally adopted children and children placed for adoption. Coverage of step-children requires submission of the child’s birth certificate and proof of the employee’s marriage to the child’s biological or adoptive parent. Coverage of other dependents requires submission of guardianship papers or other papers confirming the legal relationship between the employee and child. The Fund Office may also ask you for other related information it needs to evaluate the terms of your relationship with the child.

Please contact the Fund Office if you have any questions about dependent coverage.